

SEYMOUR B. STERN, ASSIGNEE  
FOR THE PURPOSE OF FORECLOSURE  
UNDER A MORTGAGE FROM  
JAMES L. BAKER and MARGARET  
A. BAKER, HIS WIFE, TO  
FIRST FEDERAL SAVINGS & LOAN  
ASSOCIATION OF HAGERSTOWN, A  
BODY CORPORATE

\* NO. 32,462 EQUITY  
\*  
\* IN THE  
\*  
\* CIRCUIT COURT FOR  
\*  
\* FREDERICK COUNTY, Maryland  
\*

STATEMENT OF INDEBTEDNESS OF  
JAMES L. BAKER AND MARGARET A. BAKER, HIS WIFE

Statement of Indebtedness of James L. Baker and  
Margaret A. Baker, his wife, unto First Federal Savings & Loan  
Association, a body corporate of the State of Maryland, for the  
purpose of foreclosure under a mortgage dated September 16, 1975,  
and recorded in Liber 969, folio 568, one of the Land Records of  
Frederick County, Maryland. Said mortgage and note being in the  
original amount of Twenty-nine Thousand Four Hundred and no/100  
Dollars (\$29,400.00) at nine percent (9%) interest per annum.

Unpaid principal balance as of	
March 1, 1982	\$ 26,904.59
Interest from 10/1/81	
to 3/1/82	\$ 1,014.72
TOTAL	\$ 27,919.31
And interest thereafter	
at the rate of \$6.72 per day	

Attest as to signature  
and corporate seal

FIRST FEDERAL SAVINGS & LOAN  
ASSOCIATION OF HAGERSTOWN

By: Mary E. Brown

By: Donald W. Crawford  
Donald W. Crawford

STATE OF MARYLAND, WASHINGTON COUNTY, TO WIT:

I HEREBY CERTIFY that on this 23rd of March, 1982,  
before me, the subscriber, a Notary Public of the State and  
County aforesaid, personally appeared Donald W. Crawford, and he  
made oath in due form of law that the foregoing is a true  
statement of the amount remaining due to First Federal Savings &  
Loan Association of Hagerstown from the indebtedness described,  
that First Federal Savings & Loan Association of Hagerstown has  
not received any security or satisfaction thereof, that he is  
Vice President of First Federal Savings & Loan Association and  
that he is duly qualified to make this affidavit.

WITNESS my hand and Notarial Seal.

STERN, FINEGAN  
& WINIK, P.A.  
FREDERICK, MARYLAND

Pat Mooney  
Notary Public

PAT MOONEY  
NOTARY PUBLIC STATE OF MARYLAND  
My Commission Expires July 1, 1982

Filed May 10, 1982